

MANAGING MONEY

You may have lost your credit cards and financial records, and now, need money for the basics, as well as rebuilding, repairing, or paying some bills. Here is important information about managing your money — and making sure you benefit from the use of your credit and charge cards:

- ✓ Most people have some options. No matter where you are, you may be able to use checks, credit cards, debit cards, ATM's, or wire transfers from family and friends in other locations. Some money transfer services are reducing fees for money transfers to Louisiana, Alabama, and Mississippi.
- ✓ The federal government is providing financial assistance in a number of ways, including direct deposits to bank accounts. To be eligible, you can apply through FEMA, at www.fema.gov or 1-800-621-FEMA. The Red Cross also is distributing debit cards to many adult victims of Hurricane Katrina.
- ✓ If your credit or debit cards are lost, call the card issuer as soon as possible to report the loss and get new accounts. If you don't have the telephone number, call 1-800-555-1212. NOTE: Federal law protects you from loss for unauthorized use of credit and debit cards. For debit cards, your protection depends on how quickly you report the loss.
- ✓ Contact your employer. Ask if it is possible to continue to get your paycheck and your health insurance, and for how long. If you are in another location due to the hurricane, ask if you can access your direct deposit paycheck from a branch of the bank in the temporary location, or if you need to redirect it to a bank in the new location.
- ✓ Contact your retirement company, social services office, the Social Security Administration (1-800-772-1213), the Veterans Affairs office (1-800-827-1000), or other benefits office. Tell the offices your new location, and find out if benefit payments are made available by check, direct deposit, or payment card. The Department of Labor (1-866-4-USA-DOL) is working with state and local governments to issue unemployment insurance and other assistance.
- ✓ Find out if any home, health, or other insurance policy you may have will pay for temporary shelter, replacement clothing, or furniture.
- ✓ FEMA operates a Disaster Housing Program to help homeowners who have been forced out of their homes by disasters. This includes Disaster Home Repair Assistance, which provides grants to homeowners for minor but necessary disaster-related repairs. Call the FEMA Disaster Helpline at 1-800-621-FEMA.
- ✓ The U.S. Small Business Administration makes low interest loans of up to \$200,000 to homeowners to repair or replace damaged or destroyed real estate.

If it will take several months before you can make payments on your credit cards, you may want to be in touch with the National Foundation for Credit Counseling (www.nfcc.org), a group that offers consumer credit counseling services. Call, toll-free, 1-800-388-2227 to locate member offices.

DAMAGED OR LOST DOCUMENTS

It is important to replace any legal documents that have been damaged or lost. Among those documents that should be replaced — and the contacts — are:

Deeds and recorded real estate documents: County's Recorder of Deeds

Mortgages and other credit: Lender or financial company

Leases: Landlord or financial company

Insurance policies: Insurance company/agent

Wills: Attorney. If the will is destroyed, you'll need another.

Checks/Passbook Savings book/Investment materials: Bank, investment company, or your broker.

Auto Title/Drivers License: Secretary of State or Department of Motor Vehicles

Birth Certificate: Vital Statistics Office from county where person was born.

Social Security Card: local Social Security Administration Office

Tax Returns: IRS Center

Other important documents, such as contracts or divorce judgments: Attorney or the court

A very important document to have at this time is your credit report because it lists all your creditors. Everyone is entitled to one free credit report every 12 months from each of the three national credit reporting companies. Log on to www.annualcreditreport.com or call, toll-free, 1-877-322-8228 for your free credit report. If you have already gotten your free credit report this year from each of the companies, you may have to pay for another copy — but it won't cost more than \$9.50.